CLAIMS

What is claimed is:

1. A portable unit comprising:

a casing;

an antenna; and

logic employed within the casing, the logic including

a wireless transceiver coupled to the antenna,

a processing unit coupled to the wireless transceiver, and

a memory unit including user identification information and user transaction information.

2. The portable unit of claim 1, wherein the memory unit includes a protected memory area to store the user information and a non-protected memory area to store transaction confirmations and card information having a low level of security.

3. The portable unit of claim 1, wherein the user identification information includes at least one of a drivers license data and a social security number.

4. The portable unit of claim 3, wherein the user transaction information includes card information including a credit card number and expiration date.

5. The portable unit of claim 1, wherein the logic further including a display coupled to the processing unit to display at least the user identification information.

6. The portable unit of claim 1, wherein the logic further including an input/output (I/O) interface having at least one I/O port accessible through the casing and a device driver in communication with both the processing unit and the I/O interface.

7. The portable unit of claim 6, wherein the logic further including a tertiary device and a tertiary device driver in communication with both the processing unit and the tertiary device.

8. The portable unit of claim 5 further comprising an alphanumeric key pad included within the casing, the alphanumeric key pad is configured to provide input data to the processing unit.

9. The portable unit of claim 7 further comprising a remote control transceiver in communication with both the device driver and the tertiary device driver, the remote control transceiver to transmit a remote control transmission code for opening/closing a selected item.

10. The portable unit of claim 9, wherein the selected item includes an electro-mechanical lock.

11. A method for transmitting information between a portable unit and an entity, comprising:

establishing communications by the entity with the portable unit;

verifying and authenticating a user of the portable unit; and

uploading user information into the portable unit if the user is verified and authenticated.

12. The method of claim 11, wherein the verifying and authenticating of the user includes receiving downloaded user identification information from the portable unit.

13. The method of claim 12, wherein the user identification information includes biometrics.

14. The method of claim 11, wherein the verifying and authenticating of the user includes receiving for review user identification information printed on a separate document.

15. The method of claim 11, wherein the uploading of the user information includes accessing records stored on a computer of the entity and uploading the

user information into the portable unit via an input/output (I/O) port of the portable unit.

16. The method of claim 11, wherein the uploading of the user information includes swiping a magnetic stripped card into a magnetic card reader, converting information stored within the magnetic stripped card into digital information and uploading the digital information into the portable unit via an input/output (I/O) port of the portable unit.

17. The method of claim 11, wherein the uploading of the user information further includes swiping a smart card into a smart card reader, converting information stored within the chip of the smart card into digital information and uploading the digital information into the portable unit via an input/output (I/O) port of the portable unit.

18. The method of claim 15, wherein the uploading of the user information further includes transferring the information into a protected memory area of an internal memory within the portable unit.

19. The method of claim 15, wherein the uploading of the user information further includes transferring the information into a protected memory area of a tertiary device within the portable unit.

20. The method of claim 11 further comprising prompting user of the portable unit to set up at least one of a user identification and a password after completion of the uploading of the information.

21. The method of claim 11 further comprising denying access to the information if the user is unable to be verified and authenticated.

22. The method of claim 11, wherein the entity is one of a financial institution, a governmental agency, a commercial enterprise, a non-profit enterprise and a kiosk.

23. The method of claim 11, wherein the establishing of communications includes establishing an internet connection with a web site of the entity.

24. The method of claim 23, wherein the uploading of the user information includes uploading a file to an electronic mail address or web site accessible by the portable unit.

25. The method of claim 11, wherein the uploading of the user information occurs over the wireless telephone link.

26. The method of claim 11 further comprising uploading of remote codes into the portable unit, if the user is verified and authenticated. includes accessing the remote codes stored on a computer of an entity and uploading the remote codes into the portable unit via an input/output (I/O) port of the portable unit.

27. The method of claim 26, wherein the uploading of the remote codes includes accessing the remote codes stored on a computer of an entity and uploading the remote codes into the portable unit via an input/output (I/O) port of the portable unit.

28. The method of claim 26, wherein the uploading of the remote codes includes uploading the remote codes from a universal programmable remote control.

29. The method of claim 26, wherein the uploading of the remote codes includes manually inputting the remote codes into the portable unit using the keypad.

30. The method of claim 26, wherein the remote codes include a transmission format including at least one of digital signals, one or more analog signals modulated within a selected frequency range, series of infrared pulses, radio frequency, optical signals and laser.

31. The method of claim 26, wherein the uploading of the remote codes includes transferring the remote codes into a protected memory area of an internal memory within the portable unit.

32. The method of claim 26, wherein the uploading of the remote codes further includes transferring the remote codes into a remote control transceiver within the portable unit.

33. A software program embodied in a machine readable medium and executed by a processing unit within a portable unit, comprising:

a first program for displaying a menu on a display of the portable unit to allow selection of one of a plurality of function keys associated with different function categories;

a second program for displaying a listing of menu categories for user information, including card information, stored within the portable unit so that, if a digital identification function is selected, the menu categories including drivers license and credit card will be displayed; and

a third program for displaying a listing of menu categories for adding, changing or deleting remote control transmission codes, stored within the portable unit, for locking and unlocking selected items, if a remote control function is selected.

34. The software program of claim 33, further comprising a fourth program to prompt the user for entering at least one of a user identification and a password and authenticating the user.

35. The software program of claim 33, wherein the second program, when signaled, displays a listing of all names of drivers having drivers license information stored within the portable unit, if the user has been authenticated.

36. The software program of claim 35, wherein the second program further displays a listing of all names of drivers having drivers license information stored within the portable unit.

37. The software program of claim 35, wherein the second program further displays drivers license information, including a digital picture, of any driver selected.

38. The software program of claim 33, wherein the second program further displays a listing of all user information, including ATM, debit and credit cards stored within the portable unit, if the user has been authenticated.

39. The software program of claim 33, wherein the second program further allows user information to be uploaded to internal memory of the portable unit, if the user has been authenticated.

40. The software program of claim 33, further comprising a fourth program for retrieving and transmitting user information, including card information, and for allowing user information to be downloaded to tertiary devices of the portable unit if the user has been authenticated.

41. The software program of claim 40, wherein the fourth program prevents user information from being uploaded from an unauthorized entity.

42. The software program of claim 40, wherein the fourth program further prevents user information from being uploaded from another portable unit.

43. The software program of claim 40, wherein the fourth program further allows user information to be retrieved from internal memory of the portable unit and transmitted to a targeted transactional entity via the I/O interface of the portable unit, if the user has been authenticated.

44. The software program of claim 40, wherein the fourth program further allows user information to be retrieved from tertiary devices of the portable unit and transmitted to a targeted transactional entity via the I/O interface of the portable unit, if the user has been authenticated.

45. The software program of claim 33, further comprising a fourth program allowing the user information to be printed by a printer coupled to the portable unit, if the user has been authenticated.

46. The software program of claim 45, wherein the fourth program further allows a digital receipt and confirmation of transactions to be downloaded into unprotected areas of memory within the portable unit.

47. The software program of claim 33, wherein the selected items include a locking mechanism associated with one of an automobile, a residence or an office.

48. The software program of claim 33, wherein the third program to convert the original format of the transmission code to digital format and transfer the re-formatted code to protected area of internal memory.

49. The software program of claim 33, wherein the third program to determine if the remote control transmission codes are to be transmitted locally over a remote control transceiver of the portable unit or remotely over a wireless telephone channel to be established between the portable unit and the locking mechanism of the selected item.

50. A software program embodied in a machine readable medium and executed by a processing unit within a transactional entity for receiving user transaction information from the portable unit.

51. The method of claim 50, wherein the receiving user transaction information includes wireless methods of communication.

52. The software program of claim 50, wherein the software program allows the uploading of a digital receipt and confirmation of transactions into a portable unit.

53. A cellular phone comprising:

a casing;

an antenna; and

logic employed within the casing, the logic including a wireless transceiver coupled to the antenna, a processing unit coupled to the wireless transceiver, a memory unit coupled to the processing unit, a plurality of software drivers in communications with the processing unit, the plurality of software drivers include a device driver and a tertiary device driver, a tertiary device in communication with the tertiary device driver, an input/output interface in communication with the device driver, and a remote control transceiver in communication with the plurality of software drivers.

54. A method for accessing user information downloaded into a portable unit, comprising:

selecting a key of the portable unit to access user identification information;

selecting a function to display user identification information; and

accessing the user identification information from a protected area of memory internal to the portable unit.

55. The method of claim 54, wherein the accessing of the user identification information includes accessing a protected area of memory within a tertiary device contained within the portable unit.

56. The method of claim 55, wherein the user identification information includes a drivers license name, a drivers license number and a digital picture.

57. The method of claim 54 further comprising:

selecting a function to download the user identification information.

58. The method of claim 54 further comprising:

entering an Internet Protocol (IP) address as a destination address for receipt of the downloaded user identification information.

59. The method of claim 54 further comprising:

selecting a function to download the user identification information to a printer in communication with the portable unit.

60. A method for accessing user information downloaded into a portable unit, comprising:

selecting a key of the portable unit to access user transaction information;

selecting a function to retrieve the user transaction information from memory within the portable unit; and

transmitting the user transaction information to an input/output interface of the portable unit for transmission to a targeted transactional entity.

61. The method of claim 60, wherein the user transaction information includes a credit card number and expiration date.

62. A cellular phone comprising:

a casing;

an antenna; and

logic employed within the casing, the logic including

a processing unit,

a memory unit coupled to the processing unit, and

a remote control transceiver to transmit a remote control transmission code for opening/closing a selected item.

63. The cellular phone of claim 62, wherein the logic further including a device driver in communication with the processing unit and the remote control transceiver, the device driver to control transmission of information to and from the remote control transceiver.

64. The cellular phone of claim 62, wherein the logic further including (i) a tertiary device and (ii) a tertiary device driver in communication with the processing unit, the tertiary device and the remote control transceiver.

65. The cellular phone of claim 64, wherein the remote control transceiver is in communication with both the device driver and the tertiary device driver, the remote control transceiver to transmit a remote control transmission code for opening/closing a selected item.